

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION**

In re:

TOM MARKOU

Debtor(s)

Case No. 10-44354-RLE13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Martha G. Bronitsky, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/16/2010.
- 2) The plan was confirmed on 08/25/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/07/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/13/2013.
- 5) The case was completed on 04/13/2015.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,839.90.
- 10) Amount of unsecured claims discharged without payment: \$253,496.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$107,700.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$107,700.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,416.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$10,416.71
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Attorney fees paid and disclosed by debtor:	\$1,000.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
BLEIER & COX	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK C/O AMERICAN	Unsecured	5,722.00	5,906.05	5,906.05	411.42	0.00
CHASE BANK	Unsecured	22,922.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DMV	Unsecured	1,200.00	NA	NA	0.00	0.00
EAST BAY FUNDING C/O RESURGEN	Unsecured	5,395.50	5,513.71	5,513.71	384.09	0.00
FIA CARD SERVICES	Unsecured	31,705.12	NA	NA	0.00	0.00
FIA CARD SRV/BK OF AMER/MBNA	Unsecured	31,705.00	31,705.12	31,705.12	2,208.58	0.00
FRANCHISE TAX BOARD	Priority	0.00	NA	NA	0.00	0.00
GEORGIA MARKOU	Priority	0.00	NA	NA	0.00	0.00
GEORGIA MARKOU	Secured	125,000.00	125,000.00	18,718.00	18,718.00	1,021.89
GEORGIA MARKOU	Unsecured	NA	106,282.00	106,282.00	7,402.90	0.00
GREEN TREE SERVICING LLC	Secured	26,373.83	25,810.43	25,810.43	25,810.43	0.00
Home Depot/Citibank	Unsecured	4,276.06	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	9,140.77	8,756.83	8,756.83	8,756.83	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	177.00	190.19	190.19	13.25	0.00
STANFORD FEDERAL CREDIT UNION	Secured	33,343.00	28,900.00	25,375.00	25,375.00	3,261.78
STANFORD FEDERAL CREDIT UNION	Unsecured	NA	2,690.55	6,215.55	432.98	0.00
THE MURCO COMPANIES	Unsecured	1,875.00	NA	NA	0.00	0.00
UNITED STATES TREASURY	Priority	0.00	NA	NA	0.00	0.00
US BANK	Unsecured	300.00	316.38	316.38	22.04	0.00
US BANK	Unsecured	49,182.00	49,728.72	49,728.72	3,464.10	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$34,567.26	\$34,567.26	\$0.00
Debt Secured by Vehicle	\$25,375.00	\$25,375.00	\$3,261.78
All Other Secured	\$18,718.00	\$18,718.00	\$1,021.89
TOTAL SECURED:	\$78,660.26	\$78,660.26	\$4,283.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$205,857.72	\$14,339.36	\$0.00

Disbursements:		
Expenses of Administration	<u>\$10,416.71</u>	
Disbursements to Creditors	<u>\$97,283.29</u>	
TOTAL DISBURSEMENTS :		<u>\$107,700.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/21/2015

By: /s/ Martha G. Bronitsky

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 21st day of September, 2015.

TOM MARKOU
40765 VACA DRIVE
FREMONT, CA 94539-3657

ROBERT A WIECKOWSKI ATTY
39510 PASEO PADRE PKY #220
FREMONT, CA 94538-4719

ELECTRONIC SERVICE - United States Trustee

Date: September 21, 2015

/s/ Trustee Martha G. Bronitsky

Trustee Martha G. Bronitsky
Chapter 13 Trustee
PO Box 5004
Hayward, CA 94540